

IN RE:

Lincoln and Doris White

Debtor(s)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Case No.: 18-19773

Hearing Date: _____

Judge: CMG

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I[We], Lincoln and Doris White am [are] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on 7/31/2020 .

- 1) The Chapter 13 plan was originally confirmed by order entered on 10/2/2018 .
- 2) I was current with plan payments through 7/1/2020 .
- 3) I was current with post-petition mortgage payments through 7/1/2020 on property located at 116 Honeysuckle Drive, Trenton, NJ 08638 and 729 Spruce Street, Trenton, NJ 08638 .

[If not applicable, skip] [if more than 1 property add additional lines]

a) The mortgage payments referred to above are ☒ contractual payments ☐ adequate protection payments. [Check one]

b) I am current with post-petition real estate taxes on the property located at 116 Honeysuckle Drive, Trenton, NJ 08638 and 729 Spruce Street, Trenton, NJ 08638 .

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at

116 Honeysuckle Drive, Trenton, NJ 08638 .

☒ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

5) I was current with post-petition auto payments through _____ on the following automobile(s). [If not applicable, skip]

N/A

6) The change in my household income previously reported on Schedule I is \$ 5,437.04 . My current household income is \$ 5,007.47 . I have attached a current paystubs or proof of the change in income to this certification. [Redact any personally identifiable information before docketing.] My current total household expenses are now \$ 4,028.01 .

7) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

My business income has decreased by way of the COVID-19 Pandemic. My wife and I have lowered our expenses to try and maintain this case. My wife and I are current on our Trustee payments through July, 2020. With the additional 2 years, we can complete our case.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 7/31/2020

/s/ Lincoln White

Debtor Signature

Dated: 7/31/2020

/s/ Doris White

Debtor Signature